

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICKEY JOE MICHAEL

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:13-11055 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 29, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/27/2013 and confirmed on 10/17/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		58,301.09
Less Refunds to Debtor	761.39	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>57,539.70</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,381.00	
Trustee Fee	2,298.03	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,679.03</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA NA** Acct: 2554	0.00	0.00	0.00	0.00
	WELLS FARGO BANK NA Acct: 2599	0.00	0.00	0.00	0.00
	BANK OF AMERICA NA** Acct: 2554	0.00	45,066.27	0.00	45,066.27
	MERCER COUNTY TAX CLAIM BUREAU Acct: 3270	0.00	0.00	0.00	0.00
	MERCER COUNTY TAX CLAIM BUREAU Acct: 3280	0.00	0.00	0.00	0.00
	SHARON SANITARY AUTHORITY Acct:	0.00	0.00	0.00	0.00
	SHARON SANITARY AUTHORITY Acct:	0.00	0.00	0.00	0.00
	BANK OF AMERICA NA** Acct: 2554	5,539.93	5,539.93	0.00	5,539.93
					<b>50,606.20</b>

Priority					
	DANIEL P FOSTER ESQ** Acct:	1,000.00	1,000.00	0.00	0.00
	MICKEY JOE MICHAEL Acct:	0.00	0.00	0.00	0.00
	MICKEY JOE MICHAEL Acct:	761.39	761.39	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,381.00	3,381.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 7933	254.47	254.47	0.00	254.47
	PA DEPARTMENT OF REVENUE* Acct: 7933	0.00	0.00	0.00	0.00
					<b>254.47</b>

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	AFNI	0.00	0.00	0.00	0.00
	Acct: 2978				
	CB ACCOUNTS**	0.00	0.00	0.00	0.00
	Acct: 1233				
	UPMC - HORIZON OUT/PT	2,625.00	0.00	0.00	0.00
	Acct: 7933				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: ?				
	NATIONAL RECOVERY AGENCY GROUP*	0.00	0.00	0.00	0.00
	Acct: ?				
	NATIONAL FUEL GAS DISTRIB CORP	1,568.80	0.00	0.00	0.00
	Acct: 7870				
	NCO FINANCIAL SYSTEMS INC(*)++	0.00	0.00	0.00	0.00
	Acct: 3156				
	PALISADES ACQUISITION IX LLC	231.19	0.00	0.00	0.00
	Acct: 6110				
	PALISADES ACQUISITION IX LLC	102.55	0.00	0.00	0.00
	Acct: 6111				
	PENN CREDIT CORP	0.00	0.00	0.00	0.00
	Acct: 0981				
	PHELAN HALLINAN LLP	0.00	0.00	0.00	0.00
	Acct: ?				
	UDREN LAW OFFICES PC	0.00	0.00	0.00	0.00
	Acct: ?				
	PA DEPARTMENT OF REVENUE*	19.30	0.00	0.00	0.00
	Acct: 7933				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct: 7933				

\*\*\* NONE \*\*\*

TOTAL PAID TO CREDITORS

50,860.67

TOTAL

CLAIMED 254.47

PRIORITY 5,539.93

SECURED 4,546.84

Date: 10/29/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICKEY JOE MICHAEL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:13-11055 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Mickey Joe Michael  
DebtorCase No. 13-11055-TPA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: jmar

Page 1 of 2

Date Rcvd: Nov 01, 2018

Form ID: pdf900

Total Noticed: 27

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2018.

db +Mickey Joe Michael, 399 East Jamestown Road, Greenville, PA 16125-9200  
 cr +BANK OF AMERICA, N.A., 900 W. Trade Street, Charlotte, NC 28255-0001  
 cr +BANK OF AMERICA, N.A., 2380 Performance Dr, Richardson, TX 75082-4333  
 13701721 +Aqua Services, Inc., 762 West Lancaster Avenue, Bryn Mawr, PA 19010-3402  
 13701722 +BAC Home Loan Servicing, LP, Mail Stop CA6-919-09-23, 400 National Way,  
 Simi Valley, CA 93065-6414  
 13701723 +BAC Home Loans Servicing, 450 American Street, Simi Valley, CA 93065-6285  
 13701724 +Cb Accounts Inc, 124 SW Adams Street, Suite 215, Peoria, IL 61602-2321  
 13912914 +CitiBank SD, NA, 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 13725018 +Mercer County Tax Claim Bureau, 3 Courthouse, Mercer, PA 16137-1223  
 13701726 +Mercer County Tax Claim Bureau, 104 Mercer County Courthouse, Mercer, PA 16137-1224  
 13701731 #+Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425  
 13716944 +Sharon City of Sanitary Authority, 155 West Connelly Boulevard, Sharon PA 16146-1717  
 13701736 +UPMC Physician Services, PO Box 382046, Pittsburgh, PA 15250-0001  
 13772104 +UPMC-Horizon Out/Pt, Convergent Healthcare Recoveries, P.O. Box 1289,  
 Peoria, IL 61654-1289  
 13701734 +Udren Law Office, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620  
 13701735 +Udren Law Office PC, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620  
 13701737 +Wells Fargo Bank NA, Wells Fargo Home Mortgage, Attn: Bankruptcy Dept (MAC X7801-014),  
 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13701720 +E-mail/Text: EBNProcessing@afni.com Nov 02 2018 03:22:48 Afni, Inc., Attn: Bankruptcy,  
 Po Box 3427, Bloomington, IL 61702-3427  
 13701725 +E-mail/Text: abovay@creditmanagementcompany.com Nov 02 2018 03:23:09  
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 13728722 +E-mail/Text: Bankruptcy@natfuel.com Nov 02 2018 03:22:35 National Fuel, 1100 State Street,  
 Erie, PA 16501-1912  
 13701727 +E-mail/Text: Bankruptcy@natfuel.com Nov 02 2018 03:22:35 National Fuel, P.O. Box 2081,  
 Erie, PA 16512-2081  
 13701728 +E-mail/Text: Bankruptcies@nragroup.com Nov 02 2018 03:23:37 National Recovery Agency,  
 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13701729 +E-mail/Text: bankruptcydepartment@tsico.com Nov 02 2018 03:23:23 Nco Financial / 09,  
 Attention: Bankruptcy, 507 Prudential Road, Horsham, PA 19044-2308  
 13701730 +E-mail/Text: ebn@vativrecovery.com Nov 02 2018 03:21:57 Palisades Acquisition IX, LLC,  
 Vativ Recovery Solutions LLC, PO Box 40728, Houston, TX 77240-0728  
 13712613 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 02 2018 03:22:25  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg PA 17128-0946  
 13701732 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 02 2018 03:22:25 Pennsylvania Dept. of Revenue,  
 Department 280946, PO Box 280946, Attention: Bankruptcy Division,  
 Harrisburg, PA 17128-0946  
 13701733 +E-mail/Text: nod.referrals@fedphe.com Nov 02 2018 03:21:45 Phelan Hallinan & Schmieg,  
 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
 cr\* Pennsylvania Department Of Revenue, Bankruptcy Division PO BOX 280946,  
 Harrisburg, PA 17128-0946  
 13716943\* +Mercer County Tax Claim Bureau, 104 Mercer County Courthouse, Mercer PA 16137-1224  
 TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 03, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: jmar  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Nov 01, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com  
Daniel P. Foster on behalf of Debtor Mickey Joe Michael dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5